

II. Listing of Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-34. (Cancelled)

35. (Currently Amended) A system for effecting electronic payment ~~for goods or services~~ comprising:

a payment processor system that maintains a database;

an end-user interface communicably coupled to the payment processor system, wherein the end-user interface is configured to:

receive, from an end-user accessing the end-user interface, an intermediary account identifier that identifies a stored value account maintained by the payment processor system and a service account identifier that identifies a service account maintained by a service provider system that is separate from the payment processor system, and

store an association between the intermediary account identifier and the service account identifier in the database maintained by the payment processor system;

a terminal located at a point-of-sale where monetary consideration is received from or on behalf of an end-user to pre-pay for selected goods or services, wherein the terminal is configured to receive a payment and the intermediary account identifier from a payor, and wherein the terminal is operable to exchange electronic messages with a financial network that is communicably coupled to the payment processor system;

a payment processor in communication with the financial network and including a database associating each of a plurality of intermediary account numbers with at least one corresponding end-user account number, wherein the intermediary account number is different from the end-user account number;

a crediting device in communication with the payment processor and being configured to credit an indicia of monetary value to an intermediary account number associated with the end-user account number in response to receiving a payment message from the point of sale terminal system, wherein the crediting device is configured to credit the stored-value account identified by the intermediary account identifier in response to the payment; and

an interface device in communication with the payment processor system and the service provider system, wherein the interface device is configured to communicate at least a recharge transaction message to an end-users account with a vendor corresponding to the intermediary account number send a message

to the service provider system indicating a credit to the service account identified by the service account identifier associated with the intermediary account identifier.

36. (Previously Presented) A system according to claim 35, wherein the terminal located at the point-of-sale comprises an automated teller machine (ATM).

37. (Previously Presented) A system according to claim 35, wherein the terminal located at the point-of-sale comprises a vending machine.

38. (Previously Presented) A system according to claim 35, wherein the financial network comprises a card association network.

39. (Currently Amended) A system according to claim 35, further comprising an acquiring processor configured to communicate messages between the financial network and ~~a plurality of the terminals~~ the terminal located at the point of sale.

40. (Currently Amended) ~~A method for effecting payment for telephone services~~ A payment processor computer, comprising:

~~associating an account identifier that represents an end user's prepaid account maintained by a telecommunications provider with an intermediary account number;~~

~~storing the association in a database coupled to a central payment processor, wherein the association includes information that allows the central payment processor to identify the end user's prepaid account when presented with the account identifier;~~

an end-user interface configured to:

receive, from an end-user, a service account identifier that identifies a service account maintained by a service provider and an intermediary account identifier that identifies a stored value account maintained by a payment processor that is different from the service provider; and

store an association between the service account identifier and the intermediary account identifier in a database that is communicably coupled to the end-user interface upon receiving the service account identifier and the intermediary account identifier from the end-user; and

~~facilitating a payment transaction between the end user and a point of sale, the payment transaction including receiving~~

a payment interface configured to:

~~receive data from a terminal located at a point-of-sale, wherein the data is related to a payment from the end user at the point-of-sale together with and the intermediary account identifier as provided by a payor at the point-of-sale; and electronically communicating transaction data including the account identifier, from the point-of-sale to the central payment processor;~~
~~validating the transaction data, in the central payment processor, and transmitting a response to the point-of-sale;~~
~~looking up the intermediary account number associated with the account identifier; and~~

~~sending send a message from the central payment processor to the telecommunications provider for loading value into the end user's associated prepaid account responsive to the payment transaction if the validating step results in approval of the transaction, wherein the message to the telecommunications provider includes the account identifier to a transaction interface provided by the service provider, wherein the message instructs the service provider to credit the service account identified by the service account identifier associated with the intermediary account identifier.~~

41. (Currently Amended) A ~~method payment processor computer~~ according to claim 40, wherein ~~said electronically communicating step comprises direct communication between the point of sale and the central payment processor~~ the payment interface is configured to directly communicate with the terminal located at the point of sale.

42. (Currently Amended) A ~~method payment processor computer~~ according to claim 40, wherein ~~said communicating step comprises communication between the point of sale and the central payment processor via a merchant hub~~ the payment interface is configured to receive data from the terminal located at the point-of-sale via a merchant hub that is communicably coupled to the terminal and the payment interface.

43. (Currently Amended) A ~~method payment processor computer~~ according to claim 40, further comprising: a settlement interface configured to transfer designating an intermediary bank account; and

~~collecting~~ an amount of money equal to the payment, subject to adjustment, from a ~~point-of-sale merchant's first~~ bank account maintained by the merchant into ~~the intermediary~~ a second bank account maintained by the payment processor by electronic funds transfer.

44. (Currently Amended) A ~~method~~ payment processor computer according to claim 43, wherein ~~said collecting step~~ the transfer of the amount of money equal to the payment, subject to adjustment, is carried out in a batch mode on a daily basis.

45. (Currently Amended) A ~~method~~ payment processor computer according to claim 43, wherein ~~said collecting step is effecting~~ the transfer of the amount of money equal to the payment is carried out via the ACH.

46. (Currently Amended) A ~~method~~ payment processor computer according to claim 43, wherein the ~~telecommunications service~~ provider is a prepaid telecommunications platform operator.

47. (Currently Amended) A ~~method~~ payment processor computer according to claim 43, ~~further comprising settling the transaction by transferring wherein the settlement interface is further configured to transfer~~ an amount of money equal to the payment, subject to adjustment, from the ~~intermediary second~~ bank account maintained by the payment processor into a ~~telecommunications provider's third~~ bank account maintained by the service provider by electronic funds transfer.

48. (Canceled)

49. (Currently Amended) A ~~method~~ payment processor computer according to claim ~~[[48]]~~ 40, further comprising issuing a card to the end-user that includes ~~identification of the intermediary account number~~ identifier.

50. (Cancelled)

51. (Currently Amended) A ~~method~~ payment processor computer according to claim ~~[[48]]~~ 40, wherein the ~~end-user service~~ account identifier ~~represents~~ identifies a pre-paid cellular phone account.

52. (Currently Amended) A ~~method~~ payment processor computer according to claim ~~[[48]]~~ 40, wherein the ~~end-user's~~ service account identifier has an account number corresponding to a valid credit card account number.

53. (Currently Amended) A ~~method~~ payment processor computer according to claim ~~[[48]]~~ 40, wherein the valid credit card account number can be presented by ~~the end-user~~ a payor at the terminal located at the point-of-sale to purchase goods and services.

54. (Canceled)

55. (Canceled)

56. (Currently Amended) A ~~method~~ payment processor computer according to claim 53, wherein ~~the user presents the credit card account number via the terminal is communicably coupled to the Internet, thereby enabling an anonymous purchase of goods or services via the Internet by first making a payment in person at a point of sale to load value into the corresponding intermediate account, and the point-of-sale includes a website.~~

57. (Currently Amended) A system for effecting electronic payment according to claim 35, wherein the ~~end-user's~~ service account identifier ~~has an account number corresponding to a valid~~ includes a credit card account number.

58. (Canceled)

59. (Currently Amended) A ~~method for effecting payment~~ payment processor computer according to claim 40, wherein said ~~receiving~~ a payment from the end-user at the point-of-sale includes ~~receiving~~ the payment in the form of cash.

60. (Currently Amended) A ~~method for effecting payment~~ payment processor computer according to claim 40, wherein said ~~receiving~~ a payment from the end-user at the point-of-sale includes ~~receiving~~ the payment as a debit card transaction.

61. (Currently Amended) A ~~method for effecting payment~~ payment processor computer according to claim 40, wherein said ~~receiving~~ a payment from the end-user at the point-of-sale includes ~~receiving~~ the payment as a credit card transaction.
62. (Currently Amended) A ~~method for effecting payment~~ payment processor computer according to claim 40, wherein the point-of-sale is a vending machine.
63. (Currently Amended) A ~~method for effecting payment~~ payment processor computer according to claim 40, wherein the point-of-sale is a brick-and-mortar retail merchant site.
64. (Currently Amended) A ~~method for effecting payment~~ payment processor computer according to claim 40, wherein the point-of-sale is an automated teller machine (ATM).
65. (Currently Amended) A ~~method for effecting payment~~ payment processor computer according to claim 40, wherein said ~~electronically communicating data comprises interaction with the payment interface~~ is further configured to send the message for adding value to the service account to an IVR system maintained by the service provider via a telecommunication system.
66. (New) An apparatus comprising:
a computer program embodied on a computer readable medium; and
a plurality of instructions stored in the computer readable medium, the plurality of instructions comprising:
instructions for receiving, from an end-user, a service account identifier that identifies a service account maintained by a service provider and an intermediary account identifier that identifies a stored value account maintained by a payment processor that is different from the service provider;
instructions for storing an association between the service account identifier and the intermediary account identifier in a database maintained by the payment processor upon receiving the service account identifier and the intermediary account identifier from the end-user;
instructions for receiving a payment from the end-user at a point-of-sale together with the intermediary account identifier;
instructions for electronically communicating the intermediary account identifier, from the point-of-sale to the payment processor; and

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instructions for sending a message from the payment processor to the service provider, wherein the message indicates a credit to a service account identified by the service account identifier associated with the intermediary account identifier.